

Information to identify the case:		
Debtor 1	Jason D. Edwards	Social Security number or ITIN xxx-xx-6562
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Carrie A. Edwards	Social Security number or ITIN xxx-xx-1601
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 1/11/21
Case number: 21-20055-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jason D. Edwards	Carrie A. Edwards
2. All other names used in the last 8 years		
3. Address	1735 Highland Ave West Mifflin, PA 15122	1735 Highland Ave West Mifflin, PA 15122
4. Debtor's attorney Name and address	Matthew M. Herron The Debt Doctors, LLC d/b/a Herron Business Law 607 College Street, Suite 101 Pittsburgh, PA 15232	Contact phone 412-395-6001 Email: mmh@thedebtctors.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 2/9/21

For more information, see page 2

Case number **21-20055-CMB**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com
		March 8, 2021 at 10:00 AM
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/7/21 Filing deadline: 3/22/21 Filing deadline: 7/10/21
<hr/>		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<hr/>		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/8/21 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Jason D. Edwards
Carrie A. Edwards
Debtors

Case No. 21-20055-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 09, 2021

User: bsil
Form ID: 309I

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jason D. Edwards, Carrie A. Edwards, 1735 Highland Ave, West Mifflin, PA 15122-3902
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15337011	+ Ally Bank Lease Trust, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
15328706	+ HSBC Bank USA, P.O. Box 4657, Carol Stream, IL 60197-4657
15337024	M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15336853	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15330691	+ Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
15328711	+ North District Credit Union, 4073 Route 8, Allison Park, PA 15101-3001
15328712	+ North Districts Community, 5321 William Flynn Highway, Credit Union, Gibsonia, PA 15044-9639
15328720	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15328721	+ TD Bank, N.A., 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112
15337039	Weltman, Weinberg & Reis Co., LPA, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mmh@thedebtors.com	Feb 10 2021 02:48:00	Matthew M. Herron, The Debt Doctors, LLC, d/b/a Herron Business Law, 607 College Street, Suite 101, Pittsburgh, PA 15232
smg	EDI: PENNDEPTREV	Feb 10 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2021 02:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 10 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2021 02:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Feb 10 2021 02:49:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 10 2021 02:49:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

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cr	+ EDI: PRA.COM	Feb 10 2021 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15330888	+ EDI: AISACG.COM	Feb 10 2021 04:23:00	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15328697	+ EDI: GMACFS.COM	Feb 10 2021 04:23:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
15328698	+ EDI: CITICORP.COM	Feb 10 2021 04:23:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15328699	EDI: CAPITALONE.COM	Feb 10 2021 04:23:00	Capital One Bank USA N.A., P.O. Box 85015, Richmond, VA 23285-5075
15328701	EDI: CAPITALONE.COM	Feb 10 2021 04:23:00	Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075
15331474	EDI: CAPITALONE.COM	Feb 10 2021 04:23:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15328700	EDI: CAPITALONE.COM	Feb 10 2021 04:23:00	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15337016	+ EDI: CITICORP.COM	Feb 10 2021 04:23:00	Citibank, NA, 701 East 60th Street N., Sioux Falls, SD 57104-0493
15328702	+ EDI: WFNNB.COM	Feb 10 2021 04:23:00	Comenity Capital Bank/Big Lots Credit Ca, P.O. Box 182120, Columbus, OH 43218-2120
15328703	+ EDI: WFNNB.COM	Feb 10 2021 04:23:00	Comenity/Hot Topic, P.O. Box 182789, Columbus, OH 43218-2789
15328704	EDI: DISCOVER.COM	Feb 10 2021 04:23:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15330067	EDI: DISCOVER.COM	Feb 10 2021 04:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15328705	+ EDI: BLUESTEM	Feb 10 2021 04:23:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15328707	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2021 02:48:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15328708	+ EDI: RMSC.COM	Feb 10 2021 04:23:00	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
15330802	EDI: NAVIENTFKASMSERV.COM	Feb 10 2021 04:23:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15328710	+ EDI: NAVIENTFKASMSERV.COM	Feb 10 2021 04:23:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
15328709	EDI: NAVIENTFKASMSERV.COM	Feb 10 2021 04:23:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15337029	+ Email/Text: paul@ndcupa.org	Feb 10 2021 02:48:00	North Districts Community CU, 5321 William Flynn Highway, Credit Union, Gibsonia, PA 15044-9639
15328714	EDI: RMSC.COM	Feb 10 2021 04:23:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15328715	EDI: RMSC.COM	Feb 10 2021 04:23:00	SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-5036
15328716	+ EDI: RMSC.COM	Feb 10 2021 04:23:00	SYNCB/JC Penneys, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15328718	+ EDI: RMSC.COM	Feb 10 2021 04:23:00	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005

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15328717	EDI: RMSC.COM	Feb 10 2021 04:23:00	SYNCB/PayPal Credit Card, P.O. Box 965005, Orlando, FL 32896-5005
15328713	EDI: RMSC.COM	Feb 10 2021 04:23:00	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
15329093	+ EDI: RMSC.COM	Feb 10 2021 04:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15328719	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2021 02:54:46	TBOM/OLLO Card Services, P.O. Box 9222, Old Bethpage, NY 11804-9222
15328722	+ EDI: CITICORP.COM	Feb 10 2021 04:23:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15337012	*+	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15337013	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA N.A., P.O. Box 85015, Richmond, VA 23285-5075
15337015	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075
15337014	*	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15337017	*+	Comenity Capital Bank/Big Lots Credit Ca, P.O. Box 182120, Columbus, OH 43218-2120
15337018	*+	Comenity/Hot Topic, P.O. Box 182789, Columbus, OH 43218-2789
15337019	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15337020	*+	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15337021	*+	HSBC Bank USA, P.O. Box 4657, Carol Stream, IL 60197-4657
15337022	*+	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15337023	*+	Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
15337026	*+	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
15337025	*	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15337027	*+	North District Credit Union, 4073 Route 8, Allison Park, PA 15101-3001
15337028	*+	North Districts Community, 5321 William Flynn Highway, Credit Union, Gibsonia, PA 15044-9639
15337031	*	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15337032	*+	SYNCB/JC Penneys, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15337034	*+	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15337033	*	SYNCB/PayPal Credit Card, P.O. Box 965005, Orlando, FL 32896-5005
15337030	*	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
15337035	*+	TBOM/OLLO Card Services, P.O. Box 9222, Old Bethpage, NY 11804-9222
15337036	*	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15337037	*+	TD Bank, N.A., 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112
15337038	*+	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: bsil

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Total Noticed: 49

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Matthew M. Herron	on behalf of Joint Debtor Carrie A. Edwards mmh@thedebedtactors.com hgs@thedebedtactors.com;alb@thedebedtactors.com
Matthew M. Herron	on behalf of Debtor Jason D. Edwards mmh@thedebedtactors.com hgs@thedebedtactors.com;alb@thedebedtactors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6